

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1(b)

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MICHAEL PIZARRO*

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In re:

MICHAEL PIZARRO,

Debtor(s).

Case No. 18-25528-RG

Chapter: 13

Hearing Date: October 2, 2019

Judge: GAMBARDELLA

DEBTOR'S CERTIFICATION IN SUPPORT OF MODIFIED PLAN

1. I am the Debtor in this case and I am familiar with the relevant facts.
2. I filed this case in August 2018.
3. I filed this case because I was behind on maintenance fees owed on my principal residence that is located in East Orange, New Jersey.
4. My modified plan lowers my trustee payment to an amount that still requires me to continue working for LYFT to generate extra income but not to work to an extent that LYFT is a second full time job.
5. I work full time at the Hospital for Special Surgery and the LYFT income is a second source of income.

6. To pay the amount the Trustee wants to be paid into my plan I would have to work as a LYFT driver 30-40 hours per week in addition to the 40 hours per week that I work at the Hospital for Special Surgery.
7. Although I could conceivably work 70-80 hours per week, or even more, that amount of work should not be required of me as it is not necessary for me to successfully complete my plan.
8. I have attached my recent LYFT receipts which show that my average net monthly income from LYFT should be the \$535.00 set forth in my Amended I and J and or less.
9. My current payment of \$225.00 per month is reasonable and the correct amount given both of my sources of income.

I certify the statements in this certification are true to the best of my knowledge. I understand that if any of my statements are willfully false I may be subject to punishment.

Date: October 1, 2019

/s/ MICHAEL PIZARRO



x

Michael Pizarro

Driver

Dashboard (/drive/dashboard)

Driving History (/drive/year/)

Driver Info (/drive/driver-info)

Vehicles (/drive/documents)

Tutorials (/drive/tutorials)

Rate Card (/drive/rate-card)

Tax Information (/drive/tax-information/)

Payout Information (/drive/payouts)

Waybill (/drive/waybill)

Settings (/drive/settings)

Driver Referrals (/drive/referrals)

Passenger Referrals (/passenger/referrals)

Connected Services (/connected-services)

Gift Cards (/gift/history)

Help (<https://help.lyft.com>)

← Back to all of 2019 (/drive/year/2019)

Sep 23 – Sep 29, 2019

Michael Pizarro



x

Michael Pizarro

\$93.14

Net earnings

12

Rides

4h 26m

Booked time

5h 50m

Online time

Earnings

Ride Earnings	\$90.14
Tolls	\$3.50
Express Pay Fees	-\$0.50

Net earnings

\$93.14

Payout activity

Sep 28 - 5:15 PM Express Pay	\$93.14
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Total payouts

\$93.14

Ride history

	28, 2019 (Sat) 12 rides	x	Michael S. Caro	\$93.14
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Michael Pizarro



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Weekly summary Sep 16-Sep 22, 2019

Generated October 01, 2019, 11:19 AM EDT





Michael Pizarro

SSN: xxx-xx-1274

 **\$83.92**
Net earnings

Driving totals

Here is a summary of your earnings and rides for the week. Thanks for driving with Lyft!

	10 Rides	69.74 Booked miles
	3 hr 56 min Booked time	5 hr 30 min Online time

Your earnings **\$84.42**

Ride Earnings **\$77.17**

The gross amount you earned on rides you gave.

Tips **\$5.03**

Tip tip hooray!

Bonuses **\$2.22**

Extra cash you made from bonuses, like streaks.

Your deductions **-\$0.50**

Express Pay Fees **-\$0.50**

The amount you paid to cash out your earnings on demand.

Continued on next page

Weekly summary Sep 16-Sep 22, 2019

Generated October 01, 2019, 11:19 AM EDT



Passenger payments

<div><div>Ride Payments</div><div>\$128.23</div><div>The gross amount passengers paid for the rides you gave, including all tips, expenses and fees.</div></div>	<div><div>Service expense</div><div>\$23.50</div><div>Covers insurance, background checks, support, and other operational expenses.</div></div>
<div><div>Platform expense</div><div>\$16.06</div><div>Covers the basics to grow and improve Lyft, like marketing, coupons, and new app features.</div></div>	<div><div>Third-party Fees and Taxes</div><div>\$4.25</div><div>The total third-party fees charged to passengers on your behalf for the rides you gave. Third-party fees include items such as airport fees and local taxes.</div></div>
	<div><div>Tips</div><div>\$5.03</div><div>Tip tip hooray!</div></div>

Net earnings: Your take-home pay after deductions.

Booked miles: The total miles you spent giving rides - from accepting a ride to drop-off.

Booked time: The total time you spent giving rides - from accepting a ride to drop-off.

Online time: The total time you spent online, including time when you were waiting for rides.

Your earnings: The gross amount you made before any deductions. This includes your ride earnings, tips, and bonuses.

Your deductions: Any fees we had to deduct from your earnings, like Express Pay fees.

Weekly summary Sep 9-Sep 15, 2019

Generated October 01, 2019, 11:18 AM EDT





Michael Pizarro

SSN: xxx-xx-1274

 **\$80.37**
Net earnings

Driving totals

Here is a summary of your earnings and rides for the week. Thanks for driving with Lyft!

	4 Rides	71.08 Booked miles
	2 hr 13 min Booked time	4 hr 16 min Online time

Your earnings **\$80.87**

Ride Earnings	\$71.01
The gross amount you earned on rides you gave.	
Tips	\$5.00
Tip tip hooray!	
Bonuses	\$1.86
Extra cash you made from bonuses, like streaks.	
Tolls	\$3.00
Reimbursement for tolls you paid out of pocket.	

Your deductions **-\$0.50**

Express Pay Fees	-\$0.50
The amount you paid to cash out your earnings on demand.	

Continued on next page

Weekly summary Sep 9-Sep 15, 2019

Generated October 01, 2019, 11:18 AM EDT



Passenger payments

<div>Ride Payments\$117.94</div> <div>The gross amount passengers paid for the rides you gave, including all tips, expenses and fees.</div>	<div>Service expense\$9.40</div> <div>Covers insurance, background checks, support, and other operational expenses.</div>
<div>Platform expense\$25.92</div> <div>Covers the basics to grow and improve Lyft, like marketing, coupons, and new app features.</div>	<div>Third-party Fees and Taxes\$1.75</div> <div>The total third-party fees charged to passengers on your behalf for the rides you gave. Third-party fees include items such as airport fees and local taxes.</div>
	<div>Tips\$5.00</div> <div>Tip tip hooray!</div>

Net earnings: Your take-home pay after deductions.

Booked miles: The total miles you spent giving rides - from accepting a ride to drop-off.

Booked time: The total time you spent giving rides - from accepting a ride to drop-off.

Online time: The total time you spent online, including time when you were waiting for rides.

Your earnings: The gross amount you made before any deductions. This includes your ride earnings, tips, and bonuses.

Your deductions: Any fees we had to deduct from your earnings, like Express Pay fees.

Weekly summary Sep 2-Sep 8, 2019

Generated October 01, 2019, 11:18 AM EDT



Michael Pizarro

SSN: xxx-xx-1274



\$76.71

Net earnings

Driving totals

Here is a summary of your earnings and rides for the week. Thanks for driving with Lyft!



7

Rides

58.03

Booked miles



2 hr 54 min

Booked time

4 hr 18 min

Online time

Your earnings

\$77.71

Ride Earnings

\$65.40

The gross amount you earned on rides you gave.

Tips

\$8.16

Tip tip hooray!

Tolls

\$4.15

Reimbursement for tolls you paid out of pocket.

Your deductions

-\$1.00

Express Pay Fees

-\$1.00

The amount you paid to cash out your earnings on demand.

Continued on next page

Weekly summary Sep 2-Sep 8, 2019

Generated October 01, 2019, 11:18 AM EDT



Passenger payments

<div>Ride Payments\$110.88</div> <div>The gross amount passengers paid for the rides you gave, including all tips, expenses and fees.</div>	<div>Service expense\$16.45</div> <div>Covers insurance, background checks, support, and other operational expenses.</div>
<div>Platform expense\$13.47</div> <div>Covers the basics to grow and improve Lyft, like marketing, coupons, and new app features.</div>	<div>Third-party Fees and Taxes\$3.25</div> <div>The total third-party fees charged to passengers on your behalf for the rides you gave. Third-party fees include items such as airport fees and local taxes.</div>
	<div>Tips\$8.16</div> <div>Tip tip hooray!</div>

Net earnings: Your take-home pay after deductions.

Booked miles: The total miles you spent giving rides - from accepting a ride to drop-off.

Booked time: The total time you spent giving rides - from accepting a ride to drop-off.

Online time: The total time you spent online, including time when you were waiting for rides.

Your earnings: The gross amount you made before any deductions. This includes your ride earnings, tips, and bonuses.

Your deductions: Any fees we had to deduct from your earnings, like Express Pay fees.